

ABSTRACT OF THE DISCLOSURE

A secure multiple application card system including an IC card having a microprocessor, a ROM and an EEPROM, wherein program instructions are stored in the ROM at time of manufacture, and at time of personalization, an address table is stored in the EEPROM. Upon operation of the IC card, the operating system calls the program instructions, including codelets and primitives, in accordance with the addresses indicated in the address table.